

September 28, 2010

Making Home Affordable Compliance
8000 Jones Branch Drive
Attn: J.T. Warner, Mailstop C3F
McLean, VA 22102

CONFIDENTIAL TREATMENT REQUESTED

Re: Home Affordable Modification Program ("HAMP") - Initial Servicer Certification


On behalf of Aurora Loan Services LLC ("Aurora"), I am pleased to submit the attached initial servicer certification (the "Certification") under the Servicer Participation Agreement and Supplemental Directive 10-06. Aurora takes its HAMP compliance responsibilities very seriously. I executed this certification only after completion of an extensive internal due diligence and documentation process by our HAMP Executive Management, Compliance and Operational Risk officers. Except as noted below, I am confident that Aurora is in compliance with all requirements detailed in the Certification.

The effective date of the enclosed Certification is June 30, 2010. Please note that Aurora is electing to change its subsequent certification dates to coincide with its fiscal year. As such, the effective date of our next certification will be December 31, 2010, and subsequent certifications will be issued as of December 31 of each subsequent year.

(b)(4), (b)(8)



(b)(4), (b)(8)



Request for Confidential Treatment

We request, on behalf of Aurora, that confidential treatment be accorded to this cover letter, in accordance with applicable law, including without limitation, the Freedom of Information Act ("FOIA"), 5 U.S.C. § 552 *et seq.*, as implemented by Part 1 of the Rules and Regulations of the Department of the Treasury.

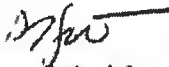
We believe that the information contained in this letter is exempt from disclosure pursuant to 5 U.S.C. § 552(b)(4) and (8). Certain information contains confidential and proprietary business and financial information regarding the business of Aurora that is not otherwise available to the public. Public disclosure of this confidential information could cause Aurora substantial competitive harm by revealing confidential business information to potential competitors who would have no other legitimate means of obtaining such information, and thus

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would result in injury to the public and private interests intended to be protected by the FOIA. We respectfully request that Aurora be given notice of any request for disclosure pursuant to the FOIA, and that the Department of Treasury refrain from disclosing any information pursuant to such request for at least ten days, allowing Aurora an opportunity to comment on any proposed or potential release.

If you have any questions or comments about this letter or the attached certification, please contact me at 720-945-5345.

Sincerely,



Debora J. Aydelotte, SVP
MHA Program Director